

**House File 2007 - Introduced**

HOUSE FILE 2007

BY PAULSEN

**A BILL FOR**

1 An Act prohibiting persons from opening a credit card in the  
2 name of a minor without the consent of the minor's parent,  
3 guardian, or legal custodian, and providing a criminal  
4 penalty.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1      Section 1.   NEW SECTION.   715A.6B   Credit card fraud — minor  
2 involved.

1. For purposes of this section, "*minor*" means any person under the age of eighteen.

5       2. A person commits a public offense if the person opens  
6 a credit card in the name of a minor other than the person  
7 without the consent of the minor's parent, guardian, or legal  
8 custodian.

9        3. An offense under this section is a class "C" felony.

10	EXPLANATION
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11 The inclusion of this explanation does not constitute agreement with  
12 the explanation's substance by the members of the general assembly.

13        This bill makes it a public offense to open a credit card in  
14 the name of a minor without the consent of the minor's parent,  
15 guardian, or legal custodian. The bill defines a "minor" as  
16 anyone under the age of 18. A person who violates the bill is  
17 guilty of a class "C" felony. A class "C" felony is punishable  
18 by confinement for no more than 10 years and a fine of at least  
19 \$1,000 but not more than \$10,000.